



Order Filed on February 7, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
50428

Morton & Craig LLC
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Moorestown, NJ 08057
Attorney for AmeriCredit Financial Services Inc., d/b/a
GM Financial

In Re:
RICHARD CABRERA
ANNAMARIA CABRERA

Case No.: 19-30799

Adv. No.:

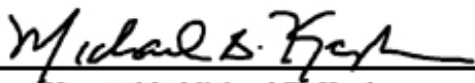
Hearing Date: 1-8-20

Judge: MBK

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO AMERICREDIT
FINANCIAL SERVICES INC., D/B/A GM FINANCIAL**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: February 7, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Richard and AnnaMaria Cabrera

19-30799(MBK)

Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to AmeriCredit Financial Services Inc., d/b/a GM Financial
Page 2

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services Inc., d/b/a GM Financial, with the appearance of Brian Hoffman, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to AmeriCredit Financial Services Inc., d/b/a GM Financial:** The trustee shall pay AmeriCredit Financial Services Inc., d/b/a GM Financial the sum of \$6094.24 over 60 months (being the net loan balance of \$5253.80 with interest at % for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to AmeriCredit Financial Services Inc., d/b/a GM Financial in the amount of \$75 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to AmeriCredit Financial Services Inc., d/b/a GM Financial commencing in December of 2019.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to AmeriCredit Financial Services Inc., d/b/a GM Financial until all counsel fees have been paid and regular distributions begin to be made to AmeriCredit Financial Services Inc., d/b/a GM Financial. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to AmeriCredit Financial Services Inc., d/b/a GM Financial until the remaining counsel fees have been paid.
5. **Lien retention:** AmeriCredit Financial Services Inc., d/b/a GM Financial shall retain its lien on the debtors' vehicle until it has been paid in full through the plan by the debtors and the debtors complete the plan and receive a discharge.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Richard Cabrera
AnnaMaria Cabrera
DebtorsCase No. 19-30799-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb +Richard Cabrera, AnnaMaria Cabrera, 6 Maple Leaf Drive, Belford, NJ 07718-1737

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Brian L. Hoffman on behalf of Debtor Richard Cabrera brian@hoffman-hoffman.net,
 info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
 Brian L. Hoffman on behalf of Joint Debtor AnnaMaria Cabrera brian@hoffman-hoffman.net,
 info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
 John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
 Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as successor
 Trustee to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed
 Securities I Trust 2007-HE4, Asset-Backed Certificates, Series 2007- kmcdonald@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6